

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-24704-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David A. Ruggiero  
43 Conforti Avenue, Unit 5  
West Orange, NJ 07052

Social Security No.:  
xxx-xx-8723

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 10/4/18.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: October 4, 2018  
JAN: zlh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David A. Ruggiero  
 Debtor

Case No. 18-24704-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 148

Page 1 of 1  
 Total Noticed: 19

Date Rcvd: Oct 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2018.

|           |  |
|-----------|--|
| db        | +David A. Ruggiero, 43 Conforti Avenue, Unit 5, West Orange, NJ 07052-2823                           |
| cr        | +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180 |
| 517681982 | +Crestmont Gardens Condominium, 238 Union Blvd., Totowa, NJ 07512-2609                               |
| 517659599 | +Ditech Financial. LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409                          |
| 517681984 | +First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557                                     |
| 517659601 | +KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812                      |
| 517681988 | +PNC Bank, 1 Financial Pkway, Kalamazoo, MI 49009-8002   |
| 517681990 | +Township of West Orange Sewer Department, 66 Main Street, West Orange, NJ 07052-5404                |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

|  |   |
|--|---|
|  | E-mail/Text: usanj.njbankr@usdoj.gov Oct 04 2018 23:50:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
|--|---|

|           |  |
|-----------|--|
| smg       | +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 04 2018 23:50:00 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517681981 | +EDI: CAPITALONE.COM Oct 05 2018 03:23:00 Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884   |
| 517793176 | E-mail/Text: bankruptcy.bnc@ditech.com Oct 04 2018 23:49:42 Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154   |
| 517664388 | EDI: FORD.COM Oct 05 2018 03:23:00 Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953  |
| 517659600 | +EDI: FORD.COM Oct 05 2018 03:23:00 Ford Credit, Box 220564, Pittsburgh, PA 15257-2564   |
| 517681986 | +EDI: IRS.COM Oct 05 2018 03:23:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  |
| 517681989 | EDI: PRA.COM Oct 05 2018 03:23:00 Portfolio Recovery Assoc, 120 Corporate Blvd, Suite 1, Norfolk, VA 23502   |
| 517769248 | EDI: PRA.COM Oct 05 2018 03:23:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  |
| 517681991 | +EDI: VERIZONCOMB.COM Oct 05 2018 03:23:00 Verizon, PO Box 650584, Dallas, TX 75265-0584   |
| 517784786 | +EDI: AIS.COM Oct 05 2018 03:23:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901   |

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|            |   |
|------------|---|
| 517681983* | +Ditech Financial. LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409     |
| 517681985* | +Ford Credit, Box 220564, Pittsburgh, PA 15257-2564                             |
| 517681987* | +KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812 |

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2018 at the address(es) listed below:

|                           |                                       |   |
|---------------------------|---------------------------------------|---|
| Denise E. Carlon          | on behalf of Creditor                 | DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,        |
| bkggroup@kmlawgroup.com   |                                       |   |
| John R. Morton, Jr.       | on behalf of Creditor                 | CAB East LLC, serviced by Ford Motor Credit Company |
| LLC ecfm@mortoncraig.com, | mortoncraigecf@gmail.com              |   |
| Marie-Ann Greenberg       | magecf@magtrustee.com                 |   |
| Michael Schwartzberg      | on behalf of Debtor David A. Ruggiero | michael@jerseylaws.com                              |
| Rebecca Ann Solarz        | on behalf of Creditor                 | DITECH FINANCIAL LLC rsolarz@kmlawgroup.com         |
| U.S. Trustee              | USTPRegion03.NE.ECF@usdoj.gov         |   |

TOTAL: 6